

**Information to identify the case:**

Debtor 1	<b>Dalton R. Davis</b>	Social Security number or ITIN	xxx-xx-5611
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>14-21887-ABA</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dalton R. Davis  
aka Dalton Davis

9/23/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Dalton R. Davis  
DebtorCase No. 14-21887-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 32

Date Rcvd: Sep 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2019.

db +Dalton R. Davis, 16 Northwood Drive, Vineland, NJ 08360-4108  
 aty +Frances Gambardella, Zucker Goldberg & Ackerman, 200 Sheffield St, Suite 301,  
 Mountainside, NJ 07092-2315  
 cr +FNA Jersey BOI LLC, 575 Route 70, 2nd Floor, PO Box 1030, Brick, NJ 08723-0090  
 cr +HSBC BANK USA, NATIONAL ASSOCIATION, Stern & Eisenberg, PC, 1040 North Kings Highway,  
 Suite 407, Cherry Hill, NJ 08034-1925  
 cr +HSBC Bank USA National Association, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853  
 cr +HSBC Bank USA, National Association, as Indenture, Stern & Eisenberg, PC,  
 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
 cr +Wells Fargo Bank, N.A., as Trustee, in trust for t, c/o Select Portfolio Servicing, Inc.,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 514962235 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514844523 +BJ'S Wholesale Club, P.O. Box 5230, Westborough, MA 01581-5230  
 514844524 Calibur Home Loans, C/O Vericrest Financial Inc, 715 Metropolitan Ave,  
 Oklahoma City, OK 73108-2088  
 514844527 +Debbie A Davis, 16 Northwood Drive, Vineland, NJ 08360-4108  
 517756430 +HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE, Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department PO Box 24605, West Palm Beach, FL 33416-4605  
 517751574 +HSBC Bank USA, National Association, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 514844529 +Ocwen Loan Servicing, P.O. Box 24738, West Palm Beach, FL 33416-4738  
 515579618 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 515579619 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 515093780 +Wells Fargo Bank NA, Frenkel, Lambert, Weiss, Weisman & Gordo, 80 Main Street Ste 460,  
 West Orange, NJ 07052-5414  
 515087572 +Wells Fargo Bank, N.A., as Trustee, on behalf of t, c/o Select Portfolio Servicing, Inc.,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 515096891 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 24 2019 00:04:09 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 24 2019 00:04:05 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514844522 EDI: BANKAMER2.COM Sep 24 2019 03:23:00 Bank Of America, PO Box 25118,  
 Tampa, FL 33622-5118  
 514844526 +EDI: CITICORP.COM Sep 24 2019 03:23:00 Citibank, P.O. Box 769006,  
 San Antonio, TX 78245-9006  
 514844528 EDI: DISCOVER.COM Sep 24 2019 03:23:00 Discover, 12 Reads Way,  
 New Castle, DE 19720-1649  
 514865183 EDI: DISCOVER.COM Sep 24 2019 03:23:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514844530 +E-mail/Text: jennifer.chacon@spservicing.com Sep 24 2019 00:05:01  
 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250  
 514844531 EDI: TFSR.COM Sep 24 2019 03:23:00 Toyota Financial Services, PO Box 5855,  
 Carol Stream, IL 60197-5855  
 518196972 E-mail/Text: jennifer.chacon@spservicing.com Sep 24 2019 00:05:01  
 The Bank of New York Mellon,, successor to The Bank of New York, et al,  
 c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450,  
 The Bank of New York Mellon,  
 518196971 E-mail/Text: jennifer.chacon@spservicing.com Sep 24 2019 00:05:01  
 The Bank of New York Mellon,, successor to The Bank of New York, et al,  
 c/o Select Portfolio Servicing, Inc., P.O. Box 65450, Salt Lake City, UT 84165-0450  
 515096704 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Sep 24 2019 00:04:59  
 The Bank of New York Mellon, as Trustee, c/o Caliber Home Loans, Inc., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 514872842 EDI: BL-TOYOTA.COM Sep 24 2019 03:23:00 Toyota Motor Credit Corporation,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514844532 EDI: WFFC.COM Sep 24 2019 03:23:00 Wells Fargo Home Mortgage, PO Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 13

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 32

Date Rcvd: Sep 23, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank of New York Mellon, as Trustee for CIT Mo  
cr\* +Wells Fargo Bank, N.A., as Trustee, on behalf of t, c/o Select Portfolio Servicing, Inc.,  
3815 South West Temple, Salt Lake City, UT 84115-4412  
515097041 ##+Bank of America, N.A., Carrington Mortgage Services, LLC,  
1610 East Saint Andrew Place, Suite B150, Santa Ana, CA 92705-4941  
514844525 ##+Carrington Mortgage Services, 1610 E Saint Andrew Pl, Santa Ana, CA 92705-4941  
TOTALS: 1, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Anthony L. Velasquez on behalf of Creditor FNA Jersey BOI LLC avelasquez@tryko.com  
Denise E. Carlson on behalf of Creditor The Bank of New York Mellon, Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harold N. Kaplan on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION hkaplan@rasnj.com,  
informationathnk@aol.com  
Harold N. Kaplan on behalf of Creditor HSBC Bank USA National Association hkaplan@rasnj.com,  
informationathnk@aol.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. jpshay@mdwgcg.com,  
jpshay@gmail.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, Et Al...  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin M. Buttery on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT  
Mortgage Loan Trust 2007-1 bkyefile@rasflaw.com  
Moshe Rothenberg on behalf of Debtor Dalton R. Davis mosherothenbergbkesq@gmail.com,  
alysonmosherothenberg.com;ajohn880@gmail.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al...  
rsolarz@kmlawgroup.com  
Sean M. O'Brien on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, in trust for the  
registered holders of MASTR Asset Backed Securities Trust 2007-NCW, Mortgage Pass-Through  
Certificates DMcDonough@flwlaw.com  
Sean M. O'Brien on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of the  
registered holders of MASTR Asset Backed Securities Trust 2007-NCW, Mortgage Pass-Through  
Certificates Series 2007-NCW DMcDonough@flwlaw.com  
Sindi Mncina on behalf of Creditor HSBC Bank USA National Association smncina@rascrane.com  
Sindi Mncina on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION smncina@rascrane.com  
Steven K. Eisenberg on behalf of Creditor HSBC Bank USA, National Association, as Indenture  
Trustee, by its servicing agent, Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven K. Eisenberg on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT  
Mortgage Loan Trust 2007-1 bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven K. Eisenberg on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 32

Date Rcvd: Sep 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Steven P. Kelly on behalf of Creditor HSBC Bank USA, National Association, as Indenture  
Trustee, by its servicing agent, Ocwen Loan Servicing, LLC skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com

Steven P. Kelly on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 23